ATTORNEY/DOCKET NO:

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DECLARATION FOR PATENT APPLICATION AND APPOINTMENT OF ATTORNEY

As a below named inventor, I hereby declare that I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention (Design, if applicable) entitled:

CREDIT CARD TRANSACTION	ONS
the specification of which (check at least one c	of the first three boxes below, as applicable):
is attached hereto.	
was filed on (day-month-year)	as U.S. Application Number
X was filed on (day-month-year) 24 Mar	as PCT Application Number PCT/KR2003/000566
and (if applicable) was amended on	(day-month-year)
claims, as amended by any amendment(s) rematerial to patentability as defined in Title 37, I hereby claim foreign priority benefined patent or inventor's certificate listed on the Apiny foreign application for patent or inventor priority is claimed. I hereby claim the benefit under Title Application Data Sheet. I hereby claim the benefit under Title international application(s) designating The Uniternational application of Title 35, Uniternational application of Title 35, Uniternational designation and the Interest designation and the Interest designation and belief are believed to be true; false statements and the like so made are puniturited States Code and that such willful false thereon. POWER OF ATTORNEY: I (We) revocation, to prosecute this application inclusions, to prosecute this application inclusions, to prosecute this application inclusions, and transact all business in the Paten 19,179; Eugene Mar, Reg. No. 25,893; Richal Spector Reg. No. 22,495; Felix J. D'Ambro	Induderstand the contents of the above-identified specification, including the ferred to above. I acknowledge the duty to disclose information which is Code of Federal Regulations, §1.56. Fits under Title 35, United States Code §119 of any foreign application(s) for polication Data Sheet, and have also identified on the Application Data Sheet it's certificate having a filing date before that of each application on which the 35 U.S. Code §119(e) of any U.S. provisional applications listed on the sle 35, United States Code, §120 of any United States application(s) or PCT inited States of America listed on the Application Data Sheet, and, insofar as application is not disclosed in that/those prior application(s) in the manner ited States Code, §112, I acknowledge the duty to disclose information which 37, Code of Federal Regulations, §1.56 which became available between the lational or PCT international filing date of this application. In made herein of my own knowledge are true and that all statements made on and further that these statements were made with the knowledge that willful shable by fine or imprisonment, or both, under section 1001 of title 18 of the statements may jeopardize the validity of the application or any patent issued to the submission and amendment of an application data sheet (37 CFR int, to receive all communications at the address stated on the Application Data and Trademark Office connected therewith: J. Ernest Kenney, Reg. No. 12, 1721; Joseph DeBenedictis, Reg. No. 28, 974; Eric S. 1865. Sio, Reg. No. 25, 721; Joseph DeBenedictis, Reg. No. 28, 502; Benjamin E. Reg. No. 31, 725; each of Bacon & Thomas, PLLC, and
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Date 15 D	Signature

See following page(s) for additional joint inventors.